



## **TD Insurance for Business Turns Two!**

Since launching TD Insurance for Business in March 2023, we are thrilled to share that our Small Business Insurance (SBI) offering continues to be seen as an added value to business owners. Thanks to you, our valued partners, we've added 7 groups, resulting in a total of 61 Affinity Market Groups that now offer SBI as part of the TD Insurance programs available to their alumni and members.

In addition to the growth in SBI offerings, TD Insurance has expanded its range of Small Business Insurance products and coverage options to meet the unique needs of industries and professions across the nation. We have also refined our industry parameters to offer more tailored protection, focusing on key areas that impact our clients the most.

### **We're here for your members and alumni:**

Our dedication to our clients extends beyond product offerings. We understand the complexities of insurance, especially for business owners, and strive to provide seamless support through our 24-hour online quoting tool and national phone support. Business owners can speak with licensed advisors Monday to Friday from 8 a.m. to 8 p.m., and Saturday from 9 a.m. to 4 p.m., ensuring they receive the coverage that fits their needs.

For further details or if you have any questions, please reach out to your Relationship Manager.



## Peace of Mind for Your Travels with TD Insurance

Whether you are planning a solo adventure or a family trip, ensuring you're covered for unexpected events is essential. TD Travel Insurance offers tailored plans to provide peace of mind. Protect yourself from sudden cancellations, costly medical needs, and more.

TD Insurance Affinity partners can enhance their benefits by including travel insurance in their program, offering your alumni or members comprehensive protection while traveling. This addition not only safeguards their journey but also adds significant value to their overall insurance offering.

With us, you can choose from [TD Insurance Trip Cancellation & Interruption Plan](#), [TD Insurance Single-Trip Medical Plan](#), or [TD Insurance Multi-Trip Medical Plan](#), or you can even opt for the [TD Insurance Multi-trip All-Inclusive Plan](#).

Choose the plan that best suits you and your family today!

## TD Insurance works with FireSmart Canada™ to protect Canadian homes from wildfires

TD Insurance believes that preparation is the key to protecting what matters most to you and building resilient communities. That is why we are working with FireSmart™ Canada, a national public program run by the Canadian Interagency Forest Fire Center.

FireSmart Canada aims to educate homeowners and communities on how to reduce wildfire risks through self-applied resiliency measures. Embers originating from wildfires have the potential to be carried kilometers away by wind. FireSmart principles seek to mitigate this risk by helping to ensure that landing embers are deprived of combustible materials.

The Top Ten FireSmart Canada Principles to Keep Your Home Safe:

1. Do a self-assessment using the FireSmart Begins at Home app
2. Keep a 1.5m non-combustible zone around your house, free of vegetation, etc.
3. Clean gutters and roofs, keep decks and balconies clear of leaves and debris
4. Mow the lawn (no more than 10cm in length)
5. Plant wildfire-resistant vegetation
6. Install 3mm vent screens, specifically designed to prevent the entry of embers
7. Prune and space trees to create a 2m clearance from the ground and 3m apart
8. Keep firewood at least 10m away from your home
9. Do the same for your shed, garage, and other structures on your property
10. Have a wildfire evacuation plan

Conduct a self-assessment of your home's wildfire resiliency via the FireSmart Begins at Home app or visit <https://firesmartcanada.ca/>. To learn more about wildfire insurance coverage at TD Insurance, visit <https://www.tdinsurance.com/products-services/home-insurance/tips-advice/forest-fires>

*FireSmart, Intelli-feu and other associated Marks are trademarks of the Canadian Interagency Forest Fire Centre (CIFFC).*

## How to Prepare your Home and Car for Extreme Weather Events



Severe weather events are increasingly frequent in Canada, and it's essential to be prepared to mitigate risks to your property and car. With 2024, being the costliest year for severe weather-related events according to the [Insurance Bureau of Canada](#), it is crucial to take measures year-round to ready your home and car for severe weather conditions. TD Insurance is committed to assisting you, your alumni, and your members, every step of the way.

Here are some tips to help you get ready:

- Know your local weather risks: Familiarize yourself with the types of severe weather that are common in your region, whether it's heavy snowfall, ice storms, flooding, or high winds.
- Stay informed about severe weather: Sign up for weather alerts and monitor forecasts regularly to stay ahead of any impending severe weather conditions.
- Make an emergency plan: Develop a comprehensive emergency plan that includes evacuation routes, communication strategies, and a list of essential items to collect in case of a sudden evacuation.
- Store documents safely: Keep important documents such as insurance policies, identification, and medical records in a waterproof and fireproof safe, or store digital copies in a secure cloud service.

Following these steps can greatly reduce the impact of severe weather on your property and ensure the safety of you and your loved ones.

For more [tips for preparing your home and car](#), and many other useful articles on preparing for all weather conditions, please visit our [TD Insurance Advice Centre](#).

## TD Insurance Leads the Charge in Fraud Awareness Month



During Fraud Awareness Month in March, TD Insurance emphasized fraud prevention through various efforts and initiatives, reinforcing its commitment to protecting customers and the industry from evolving threats. A key effort was partnering with Équité Association, which focuses on raising awareness around false brokers and providing advice to customers on recognizing and avoiding fraudulent insurance intermediaries.

Additionally, TD Insurance highlighted the deceptive practice of reVINing on [TD Stories](#), where stolen vehicles are given new identities for resale and provided advice on identifying and reporting suspicious vehicle transactions. TD Insurance also launched social media campaigns to educate the public about identity theft, featuring expert insights, practical tips, and real-life stories to emphasize the importance of vigilance in protecting personal information.

TD Insurance has also been at the forefront of promoting cybersecurity awareness. We organized webinars and workshops in collaboration with cybersecurity experts to help our customers understand potential threats and implement robust security measures. By educating the public and promoting best practices, TD Insurance aims to create a safer environment for all policyholders.

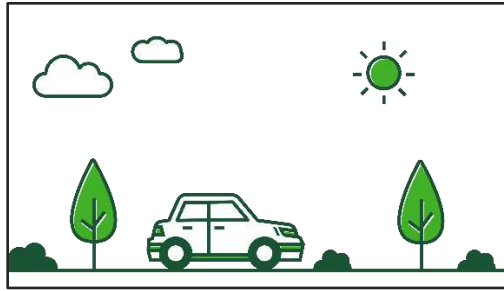
As we move forward, TD Insurance remains committed to fraud prevention, ensuring a safer and more trustworthy environment for our customers, our partners, and your members. We will continue to innovate and collaborate with key partners to stay ahead of emerging fraud trends. To read further on false brokers, click on this [link](#).

## Insights from the TD Insurance Legendary Experience Index (LEI)

At TD Insurance, the Legendary Experience Index (LEI) provides valuable insights into our customer satisfaction following their interactions with our Advice Centres. The LEI survey captures feedback from alumni and members, whether they're updating their policy or renewing their coverage, helping us identify areas of excellence and opportunities for improvement. Recent insights from LEI surveys have highlighted the professionalism, politeness, and expertise of our advisors, which are consistently praised by customers. However, premium adjustments remain a concern for customers. We are committed to providing clear and transparent explanations for any changes to ensure that our customers feel informed and valued.

Since the summer of 2024, we have handled over 40,000 catastrophic claims. TD Insurance is dedicated to enhancing the claims process by adopting new technologies, improving response times, training advisors, and managing client expectations and communications.

By leveraging insights from the Customer Service Level survey, TD Insurance is committed to continuously refining our processes, enhancing transparency, and delivering legendary experiences that exceed customer expectations every step of the way. Our ongoing efforts aim to create a seamless and supportive experience for our clients, ensuring their needs are met with professionalism and care, from policy updates to claim resolutions.



## Sustainability Update

At TD Insurance, we're committed to driving progress on critical Environment, Social and Governance (ESG) issues to help enrich the lives of our customers, colleagues, and the communities we serve. As part of this commitment, in 2014, TD Insurance signed onto the **United Nations Principles for Sustainable Insurance (PSI) program**, a global framework for the insurance industry to address environmental, social and governance risks and opportunities.

In March 2025, we published our annual disclosure for the PSI program, outlining our commitment to the PSI. The disclosure can be found [here](#).

As part of the PSI program, TD Insurance co-chaired a workgroup to develop strategies and actions to address nature-related losses in insurance underwriting portfolios. This initiative follows TD Insurance's work in 2023, co-leading the Social Issues workstream, which resulted in the publication of a social sustainability framework for the Canadian life and health insurance industry, which can be found [here](#).

You can also read the entire global report by clicking on this [link](#).